

UNITED STATES BANKRUPTCY COURT District of NEW JERSEY, CAMDEN, Division		VOLUNTARY PETITION
Name of Debtor (if Individual, enter Last, First, Middle) Burch, Pearlene	Name of the Joint Debtor (Spouse) (Last, First, Middle)	
All Other Names used by the Debtor in last 6 years (Include married, maiden and trade names)	All Other Names used by the Joint Debtor in last 6 years (Include married, maiden and trade names)	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No. 000-00-5453	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No. 000-00-0000	
Street Address of Debtor (No. & street, city, state, zip) 1515 Mt. Ephraim Avenue Camden NJ08104	Street Address of Debtor (No. & street, city, state, zip)	
County of Residence of Debtor or Principal Place of Business Camden	County of Residence of Debtor or Principal Place of Business	
Mailing Address of the Debtor (if different from street address)	Mailing Address of the Debtor (if different from street address)	
Location of Principal Asset of Business Debtor (if different from street address above:)		
Type of Debtor (Form Organization) (Check one box) <input checked="" type="radio"/> Individual (includes Joint Debtors) <i>See Exhibit D on pg 2 of this form</i> <input type="radio"/> Corporation (includes LLC and LLP) <input type="radio"/> Partnership <input type="radio"/> Other (If the debtor is not of the above entities, check this box, provide information requested.)	Nature of Business (Check all applicable boxes) <input type="radio"/> Health Care Business <input checked="" type="radio"/> Single Asset Real Estate a defined in 11 USC 101 (51B) <input type="radio"/> Railroad <input type="radio"/> Stockbroker <input type="radio"/> Commodity Broker <input type="radio"/> Clearing Bank <input type="radio"/> Other	Chapter or Section of Bankruptcy Code Under which the Petition is Filed (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input type="radio"/> 7 Liquidation <input type="radio"/> 9 Municipal <input type="radio"/> 11 Reorganization <input type="radio"/> 12 Farmer <input checked="" type="radio"/> 13 Debt Adjustment </div> <div> <input type="radio"/> Chapter 15 Petition for Reorganization of a Foreign Main Proceeding <input checked="" type="radio"/> Chapter 15 Petition for Reorganization of a Foreign Nonmain Proceeding </div> </div>
Tax Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the US Code (tht Internal Revenue Code)		Nature of Debts <input type="radio"/> Primarily Business Debts <input checked="" type="radio"/> Primarily Consumer (11 USC 101(8))
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing fee to be paid in installments (Applicable to individuals only) Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See official Form No.3		Chapter 11 Debtors Check one box <input type="checkbox"/> Debtor is a small business defined 11 U.S.C. Sec.101(51D) <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. Sec.101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000 ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptance of plan was solicited 11 U.S.C. 1126(b).
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be No funds available for distribution to unsecured creditors.		COURT USE ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1000-5000 5001-10000 10001 - 25000 25001-50000 50001- 100000 > 100000 <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Assets \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100million <input type="checkbox"/> More than \$1 million <input type="checkbox"/>		
Estimated Liabilities \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> More than \$100 million <input type="checkbox"/>		

Voluntary Petition

Document

Page 2 of 38

Debtor
Burch, Pearlene

PRIOR BANKRUPTCY CASES FILED WITHIN LAST 8 YEARS (if more than one, attach additional sheet)

Location Where filed	DISTRCT OF NEW JE	Case Number: 03-43339	Date filed: 10/10/2003
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PENDING BANKRUPTCY CASE FILED BY SPOUSE, PARTNER, OR AFFILIATE

Name of Debtor: District	Case Number: Relationship	Date filed: Judge:
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Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC 342(b)

/S/ David Paul Daniels, A Prof. Corp.

Signature of Attorney

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by debtor is attached and made part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.

Information Regarding the Debtor (Check the Applicable Boxes)**Venue (Check any applicable box)**

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property**Check all applicable boxes.**

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification (11 USC 362(1)).

Signatures

Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained & read the notice required by 11 U.S. C. 342(b). I request relief in accordance with the chapter of title 11 United States Code specified in this petition. /s/ Burch, Pearlene Date: 6/12/2008 Burch, Pearlene Date: Telephone (if not represented by attorney)	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A X (Signature of Foreign Representative) (Printed Name of Foreign Representative) Date
Signature of Attorney* X /s/ David Paul Daniels, A Prof. Corp. Date: 6/12/2008 David Paul Daniels, A Prof. Corp. DD6272 Address By David P. Daniels, Esq. 3300 Federal Street Camden, NJ 08105 Telephone 856-338-0411 * In a case in which 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec 110, that I prepared this document for compensation, and I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number Address Name and Social Security Number of all other individuals who prepared or assisted in preparing this document. If more than one person prepared this document, attach additional sheets confirming to the appropriate official form for each person. Signature of Authorized Individual Date: ____/____/____ A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. sec.110; 18 U.S.C. sec.156.
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. _____ Signature of Authorized Individual Printed Name of Authorized Individual Title Of Authorized Individual Date: ____/____/____	

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

Case #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature: /s/ Pearlene Burch

Pearlene Burch

Date: 6/12/2008

re: Burch, Pearlene

Case #: _____

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

United States Bankruptcy Court

re: Burch, Pearlene

Case #: _____

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING:

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial

Printed name and title, if any, of Bankruptcy Petition Preparer

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Signature: /s/ Burch, Pearlene

Burch, Pearlene

Burch, Pearlene

6/12/2008

Printed Name(s) of Debtor(s)

Signature: _____

Case No. (if known) _____

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

Case #:

Statement of Financial Affairs

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (If more than one)
0	2008
0	2007
0	2006

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
6,876	2008
13,755	2007

3. Payment of creditors*Complete a. or b., as appropriate, and c.*

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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[X] NONE

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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[X] NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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[X] NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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[X] NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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[X] NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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☒ NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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☒ NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OR CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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☒ NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT NAME OR PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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David Paul Daniels, PC 3300 Federal Street, Camden, NJ 08105	6/02/2008	500
Money Management Int'l	6/12/2008	50

10. Other transfers

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a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE RELATIONSHIP TO DEBTOR	DATE	DESCRIBED PROPERTY TRANSFERRED AND VALUE RECEIVED
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☒ **[X] NONE**

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME AND ADDRESS OF TRANSFEREE RELATIONSHIP TO DEBTOR	DATE	DESCRIBED PROPERTY TRANSFERRED AND VALUE RECEIVED
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☒ **[X] NONE**

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	---------------------------------------

☒ **[X] NONE**

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR DEPOSITORY	NAME AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER IF ANY
---	--	----------------------------	---

☒ **[X] NONE**

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
---------------------------------	----------------	------------------

☒ **[X] NONE**

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

☒ **[X] NONE**

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATE OF OCCUPANCY
---------	-----------	-------------------

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

[X] NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENT UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	-------------------------------------	----------------	-------------------

[X] NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENT UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	-------------------------------------	----------------	-------------------

[X] NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENT UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
-------------------------------------	---------------	-----------------------

[X] NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case. If the debtor is a corporation, list the names,

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINING AND ENDING DATES
------	----------------------	---------	--------------------	---------------------------

[X] NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINING AND ENDING DATES
------	-------------------------	---------	--------------------	------------------------------

☒ NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

☒ NONE

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ NONE

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

☒ NONE

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ NONE

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

☒ NONE

21 . Current Partners, Officers, Directors and Sharehol

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

☒ [X] NONE

22 . Former partners, officers, directors and shareholder

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ [X] NONE

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ [X] NONE

23 . Withdrawals from a partnership or distributions by

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ [X] NONE

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

☒ [X] NONE

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

☒ [X] NONE

re: Burch, Pearlene

Case #: _____

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 6/12/2008

/s/ Pearlene Burch

Pearlene Burch

Date: _____

Penalty for making a false statement or concealing property:

Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. Sec (152) (3371)

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

Case #:

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtor must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

Name of Schedule	Attached (Yes/No)	Number Sheets	Assets	Liabilities	Other
A-Real Property	Y	1	\$57,000.00		
B-Personal Property	Y	2	\$1,550.00		
C-Property Claimed as Exempt	Y	1			
D-Creditors Holding Secured Claims	Y	1		\$38,000.00	
E-Creditors Holding Unsecured Priority Claims	Y	1		\$251.88	
F-Creditors Holding Unsecured Non-Priority Claims	Y	1		\$10,916.78	
G-Executory Contracts & Unexpired Leases	Y	1			
H-Codebtors	Y	1			
I-Current Income of Individual Debtors	Y	1			\$1,950.00
J-Current Expenditures of Individual Debtors	Y	1			\$1,462.00
Total Number of Sheets of All Schedules		11			
Total of Assets			\$58,550.00		
Total of Liabilities				\$49,168.66	

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

Case #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

The information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, & Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
Total	\$0.00

State the following:

Average Income (from Schedule I, line 16)	\$1,950.00
Average Expense (from Schedule J, line 18)	\$1,462.00
Current Monthly Income (From From 22A line 12; OR, Form 22B Line 11; OR, From 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY"		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY"	\$251.88	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY"		
4. Total from Schedule F		\$10,916.78
5. Total of non-priority unsecured debt (sum of 1, 3 and 4)		\$10,916.78

United States Bankruptcy Court

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re: Burch, Pearlene

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SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor Interest in Property and Equity	HWJCI	Current Value of Debtor's Interest in Property without Deducting any secured claim or Exemption	Amount of Secured Claim
RESIDENCE 1515 Mt. Ephraim Avenue Memo 1515 Mt. Ephriam Avenue, Camden, NJ 08104	Fee Simple \$10,000.00	I	\$30,000.00	\$20,000.00
SECOND PROPERTY 1515 Mt. Ephraim Avenue Memo 1515 Mt. Ephriam Avenue, Camden, NJ 08104	Fee Simple \$27,000.00	I	\$27,000.00	

Total of all Real Property
(Report also on Summary of Schedules)

\$57,000.00

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

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SCHEDULE B - PERSONAL PROPERTY

ID	Type of Property Location of Property	None	Description of Property	HWICI	Current Value of Debtor's Interest in Property without De- ducting any secured claim or Exemption
01	CASH ON HAND	None		N	
02	DEPOSITS AT BANK Commerce Bank		Commerce Bank - Checking	I	50.00
03	SECURITY DEPOSITS W /UTILI	None		N	
04	HOUSEHOLD GOODS 1515 Mt. Ephraim Avenue		Furniture	I	1,000.00
05	BOOKS PICTURES, ETC.	None		N	
06	WEARING APPAREL 1515 Mt. Ephraim Avenue		Clothing	I	500.00
07	FURS & JEWELRY	None		N	
08	FIREARMS & HOBBY EQUIPME	None		N	
09	INTEREST IN INSURANCE POLI	None		N	
10	ANNUITIES	None		N	
11	INTEREST IN IRA, ERISA, KEO	None		N	
12	STOCKS INCORPORATED BUSI	None		N	
13	INTEREST IN PARTNERSHIP ET	None		N	
14	GOVERNMENT, CORPORATE BC	None		N	

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15	ACCOUNTS RECEIVABLE	None	N
16	ALIMONY, MAINTENANCE, SUF	None	N
17	OTHER LIQUIDATED DEBTS	None	N
18	EQUITABLE & FUTURE INTERE	None	N
19	CONT/NON-CONTINGENT INTE	None	N
20	CONTINGENT LIQUIDATED CL	None	N
21	PATENTS, COPYRIGHTS, ETC.	None	N
22	LICENCES, FRANCHISES, ETC.	None	N
24	BOATS, MOTORS, ACCESSORIE	None	N
25	AIRCRAFT & ACCESSORIES	None	N
26	OFFICE EQPT., FURNISHING E	None	N
27	MACHINERY, FIXTURES EQPT.	None	N
28	INVENTORY	None	N
29	ANIMALS	None	N
30	CROPS-GROWING OR HARVES	None	N
31	FARMING EQUIPMENT	None	N
32	FARM SUPPLIES, CHEMICALS,	None	N

United States Bankruptcy Court

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33 OTHER PERSONAL PROP ANY K None

N

Total of all Personal Property \$1,550.00

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

Case #: _____

SCHEDULE

C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[☒] Check if debtor claims a homestead exemption that exceeds[☒] 11 USC Sec 522(b)(2)

\$136,875

[☐] 11 USC Sec 522(b)(3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
RESIDENCE 1515 Mt. Ephriam Avenue, Camden, NJ 08104	11 USC 522(d)(1)	11,100.00	30,000.00
SECOND PROPERTY 1515 Mt. Ephriam Avenue, Camden, NJ 08104	11 USC 522(d)(5)	7,000.00	27,000.00
DEPOSITS AT BANK Commerce Bank - Checking	11 USC 522(d)(5)	50.00	50.00
HOUSEHOLD GOODS Furniture	11 USC 522(d)(3)	1,000.00	1,000.00
WEARING APPAREL Clothing	11 USC 522(d)(3)	500.00	500.00

Total Amount Claimed Exempt

\$19,650.00

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

Case #: _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Acct	12389946	Amount of Claim	\$18,000.00
Name	HSBC	Date Claim was Incurred	2008
	8 Gatehall Drive	<input type="checkbox"/> Co-Debtors	What for
	Parsippany, NJ 07054		Nature
			Unsecured
Collateral	1515 Mt. Ephriam Avenue		Value
Memo		<input type="checkbox"/> Contingent <input checked="" type="radio"/> Unliquidated <input checked="" type="radio"/> Disputed	
Acct		Amount of Claim	\$20,000.00
Name	Wachovia Bank	Date Claim was Incurred	2008
	Custodian For Fundco	<input type="checkbox"/> Co-Debtors	What for
	3980 RCA Blvd., Suite 8012		Nature
	Palm Beach, FL 33410		Unsecured
Collateral	1517 Mt. Ephriam Avenue		Value
Memo		<input type="checkbox"/> Contingent <input checked="" type="radio"/> Unliquidated <input checked="" type="radio"/> Disputed	
		Total Secured Debt	\$38,000.00
None of the above claims is contingent, disputed, unliquidated, subject to setoff, unless otherwise stated.		Total of Unsecured Portion of Debt	
		Total Number of Secured Creditors	2

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

Case #:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec 507(a)(3).
- ☐ **Wages, salaries, and commissions** Wages, salaries, and commissions, including vacation, severance and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$10,950 per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec.507(a)(4).
- ☐ **Contributions to employee benefit plans** Money owned to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec.507(a)(4).
- ☐ **Certain farmers and fishermen** Claims of certain farmers and fisherman, up to \$5,400 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec.507(a)(5).
- ☐ **Deposits by individuals** Claims of individuals up to \$2,425 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec.507(a)(6).
- ☐ **Taxes and certain other debts owed to governmental units** Taxes, customs duties, and penalties owing of federal, state, and local governmental units as set forth in 11 U.S.C. Sec.507(a)(8).
- ☐ **Commitment to Maintain the Capital of an Insure Depository Institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated** Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Acct: Block #433. Lot # 9.

Amount Entitled to Priority

\$251.88

Name: City Of Camden

☐ CO-Debtors

Date Claim was Incurred

2008

P.O. Box 95120

Whatfor

TAXES

Tax Office, Room 117

Nature

INDIVIDUAL

Camden, NJ 08101

Memo: 1517 Mt. Ephraim Ave., Camden, NJ 08104

CUD

☐

Contingent

☐

Unliquidated

☐

Disputed

Amount Entitled to Priority

\$251.88

None of the above claims is contingent, disputed, unliquidated, subject to setoff, unless otherwise stated.

Amount Not Entitled to Priority

Total Number of Unsecured Creditors

1

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

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SCHEDULE F - CREDITORS HOLDING UNSECURED CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Acct: 830574;781179;781180;750535;5587 Amount of Claim \$1,923.20
Name: Apex Asset Management LLC Date Claim was Incurred 2008
P.O. Box 7044 What for COLLECTIONS
Lancaster, PA 17604-7044 Nature INDIVIDUAL
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 2034307765 Amount of Claim \$81.76
Name: Armanti Financial Services, LLC Date Claim was Incurred 2006
C/O Virtua Health Systems What for MEDICAL SERVICES
2 Broad Street Nature INDIVIDUAL
Bloomfield, NJ 07003 ☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 6684 Amount of Claim \$14.29
Name: Camcare Health Corporation Date Claim was Incurred 2008
817 Federal St., Suite 300 What for MEDICAL SERVICES
Camden, NJ 08103 Nature INDIVIDUAL
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 0002491216345 Amount of Claim \$499.91
Name: Capital Collection Service Date Claim was Incurred 2008
Route 73 What for COLLECTIONS
P.O. Box 150 Nature INDIVIDUAL
West Berlin, NJ 08091 ☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 000249121-6290;6305;6345 Amount of Claim \$952.00
Name: Cooper Hospital Date Claim was Incurred 2006
1 Cooper Plaza What for MEDICAL SERVICES
Camden, NJ 08102 Nature INDIVIDUAL
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 06023004 Amount of Claim \$1,382.28
Name: Cooper Hospital /UMC Date Claim was Incurred 2007
Po Box 6037 What for MEDICAL SERVICES
Bellmawr, NJ 08099 Nature INDIVIDUAL
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

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Acct: D459283 Amount of Claim \$172.96
 Name: COPD Date Claim was Incurred 2007
 165 E Ninth Avenue What for MEDICAL SERVICES
 Runnemede, NJ 08078 Nature INDIVIDUAL
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 1234650 Amount of Claim \$235.00
 Name: CPA Date Claim was Incurred
 P.O. Box 802068 What for MEDICAL SERVICES
 Dallas, Texas 75380 Nature INDIVIDUAL
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 0037627412-20021625 Amount of Claim \$32.00
 Name: Emergency Physician Associates PA Date Claim was Incurred
 307 S. Evergreen Ave. What for MEDICAL SERVICES
 Woodbury, NJ 08096 Nature HUSBAND
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 08 013547612 Amount of Claim \$125.00
 Name: Labcorp Date Claim was Incurred 2008
 C/O CCS Payment Processing Center What for COLLECTIONS
 P.O. Box 55126 Nature INDIVIDUAL
 Boston, MA 02205-5126 ☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 2FU35140 Amount of Claim \$346.33
 Name: MCI Services Date Claim was Incurred 2008
 P.O. Box 105406 What for SERVICE
 Atlanta, GA 30348-5406 Nature INDIVIDUAL
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 85XXXX Amount of Claim \$87.00
 Name: Med Rev Recoveries, Inc. Date Claim was Incurred 2004
 P.O. Box 280 What for MEDICAL SERVICES
 Syracuse, NY 13209-0280 Nature INDIVIDUAL
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Burch, Pearlene

Case #: _____

Acct: 61 190 177 04

Amount of Claim

\$4,674.26

Name: PSE & G

Date Claim was Incurred

2008

P.O. Box 14444

What for

UTILITY

New Brunswick, NJ 08906-4104

Nature

INDIVIDUAL

☐ CO-Debtors

Memo:

CUD

☐

Contingent

☐

Unliquidated

☐

Disputed

Acct: 73625

Amount of Claim

\$42.00

Name: South Jersey Radiology

Date Claim was Incurred

2008

PO Box 23355

What for

MEDICAL SERVICES

Newark, NJ 07189-0355

Nature

INDIVIDUAL

☐ CO-Debtors

Memo:

CUD

☐

Contingent

☐

Unliquidated

☐

Disputed

Acct: 856-541-4332-275

Amount of Claim

\$218.91

Name: Verizon

Date Claim was Incurred

2007

PO Box 4830

What for

PHONE SERVICE

Trenton, NJ 08650-4835

Nature

INDIVIDUAL

☐ CO-Debtors

Memo:

CUD

☐

Contingent

☐

Unliquidated

☐

Disputed

Acct: 91031

Amount of Claim

\$129.88

Name: Virtua Health System

Date Claim was Incurred

2007

P.O. Box 6028

What for

MEDICAL SERVICES

Bellmawr, NJ 08099

Nature

INDIVIDUAL

☐ CO-Debtors

Memo:

CUD

☐

Contingent

☐

Unliquidated

☐

Disputed

None of the above claims is contingent, disputed, unliquidated, subject to setoff, unless otherwise stated.

Total Unsecured Debt

\$10,916.78

Total Number of Creditors

16

re: Burch, Pearlene

Case #:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

United States Bankruptcy Court
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SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

Name & address of Codebtor

Name & Address of Creditor

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Marital Status Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	<u>AGE</u>	<u>RELATIONSHIP TO DEBTOR</u>
<u>EMPLOYMENT</u>	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation		
Name of Employer	Retired	
Length of Employment		
Address of Employer		
INCOME: (Estimate of average or projected monthly income at the time case filed.)		
	Debtor	Spouse
1. Current monthly gross wages, salary, and commissions	0.00	0.00
2. Estimated Overtime	0.00	0.00
Subtotal	0.00	0.00
Less PAYROLL Deductions - (Information contained on Payroll stub)		
a. Withholding	0.00	0.00
b. Payroll Insurance	0.00	0.00
c. Credit Union	0.00	0.00
d. Union Due	0.00	0.00
e. Retirement	0.00	0.00
f. Other Deductions	0.00	0.00
Subtotal		
TAKE HOME PAY		
Other Income		
Business /Profession	0.00	0.00
Property	800.00	0.00
Interest	0.00	0.00
Social Security	504.00	0.00
Alimony for Debtor	0.00	0.00
Alimony for Dependents	0.00	0.00
Pension Plan	0.00	0.00
Other Income SSD	646.00	0.00
	0.00	0.00
Subtotal	\$1,950.00	
Average Monthly Income		
COMBINED AVERAGE MONTHLY INCOME	\$1,950.00	\$1,950.00
Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditure labeled "Spouse"

Rent or home mortgage payment	<input checked="" type="checkbox"/> Are real estate taxes included?	<input checked="" type="checkbox"/> Is property insurance included?	372.00
Utilities Electricity	150.00		
Gas/Oil	150.00		
Water	25.00		
Telephone	50.00		
Cable	0.00		
Sewer	25.00		
Trash	0.00		
Others	0.00	TOTAL Utilities	400.00
Home Maintenance (Repair and Upkeep)	50.00		
Food	100.00		
Clothing	50.00		
Laundry and Cleaning	50.00		
Medical, dental and medicine (uninsured)	0.00		
Transportation (not including auto payments)	200.00		
Recreation, clubs and entertainment	0.00		
Charitable contributions	0.00	TOTAL Other Expense	450.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or Renter's	40.00		
Life	0.00		
Health	0.00		
Auto	0.00		
Other	0.00	TOTAL Insurance Expenses	40.00
Taxes (not deducted from wages or included in home mortgage payments)	200.00		
Installment payments: Auto	0.00		
Others	0.00		
	0.00		
Alimony, maintenance, or support payments	0.00		
Payments for support of addl. dependents not living at home	0.00		
Regular expenses of business/profession/farm	0.00		
Education (Including tuition and school books)	0.00		
Newspapers, periodicals and books	0.00		
Child's day care expenses	0.00		
Emergency expenses	0.00		
Misc. Payments	0.00		
	0.00	TOTAL Other Payments	200.00
TOTAL ESTIMATED CURRENT MONTHLY EXPENSES (Report also on Summary of Schedules) >>>>>>>			\$1,462.00
A. Total projected monthly income	\$1,950.00		
B. Total projected monthly expenses	\$1,462.00		
C. EXCESS INCOME (A-B)	\$488.00		
D. Total Amount to be paid into plan each Month.	\$450.00		

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DECLARATION OF DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I Burch, Pearlene declare

Under the penalty of perjury that we have read the foregoing schedule and any attachment, consisting of 13 sheets (total shown on page plus 2), and that they are true and correct to the best of our knowledge, information and belief.

Date: 6/12/2008

Signature: /s/ Burch, Pearlene

Burch, Pearlene

Date

Signature: _____

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (see 11 U.S.C SEC 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title of the Bankruptcy Preparer

Social Security #
 (Required by 11 U.S.C. 110)

Address

Signature of Bankruptcy Preparer

Date

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec 156

DECLARATION UNDER PENALTY OF PERJURY OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature: _____

Print or type name of individual signing on behalf of debtor

[An individual signing on the behalf of a partnership or corporation must indicate position or relationship to debtor]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 yrs or both. 18 U.S.C. 152 and 3571

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STATEMENT OF INTENTIONS

The Debtors intend to retain all property claimed exempt in Schedule C filed in this case.

CREDITORS HOLDING SECURITY

The Debtors intend the following with respect to the collateral that secures each claim of the Creditor(s) named below.

The performance of such intention will be accomplished within forty five (45) days of the date, of filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

☐ None

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STATEMENT OF INTENTIONS

UNSWORN DECLARATION UNDER PENALTY OF PERJURY OF INDIVIDUAL TO SCHEDULE OF CONSUMER DEBTS SECURED BY PROPERTY OF THE ESTATE AND NOTICE OF INTENTION.

We the undersigned Petitioners declare under the penalty of perjury that we have read the foregoing Notice of Intentions with respect to secured debts and that it is true and correct to the best of our knowledge and information and belief.

Signed : /s/ Pearlene Burch

Pearlene Burch

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DISCLOSURE OF COMPENSATION

The undersigned stated the following:

1. The undersigned is the Attorney for the Debtors in this case.
2. The compensation paid or agreed to be paid by the Debtor to the undersigned is \$3,500.00 plus filing fee and costs of \$299.00
 - (a) for legal services rendered under paragraph 4,
 - (b) prior to filing this statement, Debtor has paid \$500.00
 - (c) the unpaid balance due and payable is \$3,000.00
3. \$299.00 for the filing fee in this case has been paid.
4. The services rendered or to be rendered include the following:
 - (a) Analysis of the financial situation, and rendering advice and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code.
 - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
 - (c) Representation of the Debtors at the first meeting of creditors.
 - (d) Preparation of the creditors mailing list.
 - (e) Representation of the debtor(s) at the hearing on confirmation (if applicable)
5. All other services rendered including, but not limited to, representation in adversary proceeding, representation at motions to modify or lift stay, other extra services shall be at an hourly rate of \$350.00 . These additional services shall be subject to and fixed by the order of the court.
6. The source of payments made by debtor to the undersigned was from earnings/fixed income and compensation for services performed.

The source of payments to be made by the debtor to the undersigned for the unpaid balance remaining, if any, will be from earnings/fixed income for services performed.
7. The undersigned has received no transfer, assignment or pledge of property except as herein stated.
8. The undersigned has not shared or agreed to share with any other person, other than with members of the undersigned's law firm, any compensation paid or to be paid.
9. The undersigned certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in this bankruptcy proceedings.

Executed on: **6/12/2008**

Signature: /s/ David Paul Daniels, A Prof. Corp.
David Paul Daniels, A Prof. Corp.

Court ID **DD6272**

Address **By David P. Daniels, Esq.**
3300 Federal Street
Camden, NJ 08105

Tele: **856-338-0411**

Afni, Inc.
0073114204451 & 8565
404 Brock Drive
P.O. Box 3427
Bloomington, IL 61702-3427

Apex Asset Management LLC
830574;781179;781180
P.O. Box 7044
Lancaster, PA 17604-7044

Armanti Financial Services, LLC
2034307765
C/O Virtua Health Systems
2 Broad Street
Bloomfield, NJ 07003

C & H Collection, Services Inc.
249640
P.O. BOX 1399
Merchantville, NJ 08109

Camcare Health Corporation
6684
817 Federal St., Suite 300
Camden, NJ 08103

Capital Collection Service
0002491216345
Route 73
P.O. Box 150
West Berlin, NJ 08091

City Of Camden
Block #433. Lot # 9
P.O. Box 95120
Tax Office, Room 117
Camden, NJ 08101

Commerce Bank
2FU35140
C/O CBE Group
P. O. Box 3251
Milwaukee, WI 53201-3251

Cooper Helath
06023004
P.O. Box 6018
Bellmawr, NJ 08099-6018

Cooper Hospital
000249121-6290;6305;
1 Cooper Plaza
Camden, NJ 08102

Cooper Hospital /UMC
06023004
Po Box 6037
Bellmawr, NJ 08099

Cooper Hospital/ UMC
063620223 and 071142
C/O Capital Collceton Service
P.O. Box 150
W. Berlin, NJ 08091

COPD
D459283
165 E Ninth Avenue
Runnemede, NJ 08078

CPA
1234650
P.O. Box 802068
Dallas, Texas 75380

EMA Recovery Services, Inc
Account Number
Po Box 3129
Secaucus, NJ 07096-3129

Emergency Physician Associates PA
0037627412-20021625
307 S. Evergreen Ave.
Woodbury, NJ 08096

HSBC
12389946
8 Gatehall Drive
Parsippany, NJ 07054

Labcorp
08 013547612
C/O CCS Payment Processing Center
P.O. Box 55126
Boston, MA 02205-5126

MCI Services
2FU35140
P.O. Box 105406
Atlanta, GA 30348-5406

Med Rev Recoveries, Inc.
85XXXX
P.O. Box 280
Syracuse, NY 13209-0280

NCO Financial Systems, Inc.
5POC7Q Verizon
507 Prudential Road
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PSE & G
61 190 177 04
P.O. Box 14444
New Brunswick, NJ 08906-4104

South Jersey Radiology
73625
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Newark, NJ 07189-0355

The CBE Group
01-010104573 Verizon
P. O. Box 3251
Milwaukee, WI 53201-3251

Verizon
856-541-4332-275
PO Box 4830
Trenton, NJ 08650-4835

Virtua Health System
91031
P.O. Box 6028
Bellmawr, NJ 08099

Wachovia Bank
Account Number
Custodian For Fundco
3980 RCA Blvd., Suite 8012
Palm Beach, FL 33410

Xspand
Account Number
City Of Camden
P.O. Box 2288
Morristown, NJ 07960-2288